

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

August McConnell

S.S. No.: xxx-xx-5869

Mailing Address: 21 Sharpstone Lane, Durham, NC 27703-

Case No. 10-81790

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on September 30, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: November 8, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 9/23/10

Lastname-SS#: McConnell-5869

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
Citifinancial	2002 Ford

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
Citimortgage		\$4,284	**
HOA		\$2,767	**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LID - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Citimortgage		\$1,030	N/A	n/a	\$1,030.00	Townhome
HOA		\$100	N/A	n/a	\$100.00	Townhome
			N/A	n/a		
			N/A	n/a		

SID - SECURED DEBTS - a FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

SID - SECURED DEBTS - a 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Regional Acceptance		\$14,443	5.00	\$125	\$302.14	2007 Mercury
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C.	Amount
	\$2,800

SECURED TAXES

IRS Tax Liens	Secured Amt

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

IRS Taxes	Amount
	\$800

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED	Amount**

DMI= None(\$0)

None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,675** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **3.76** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LO/TO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Credit Financial Services
Post Office Box 451
Durham, NC 27702-0451

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Dr. Garrett Bressler
1920 Front Street
STE 810
Durham, NC 27707

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

AFNI-Bloom
404 Brock Drive
Post Office Box 3517
Bloomington, IL 61702-3517

Duke Health Physicians Diagnosti
c/o Absolute Collection Service
421 Fayetteville St Mall Ste 600
Raleigh, NC 27601

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Capital One ***
Post Office Box 30285
Salt Lake City, UT 84130-0285

Duke Private Diagnostic Clinic
Post Office Box 530
Durham, NC 27702-0530

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Care Credit**
c/o GE Money Bank
Post Office Box 103106
Roswell, GA 30076

Duke University Health System
Post Office Box 70841
Charlotte, NC 28272-0841

Experian
P.O. Box 2002
Allen, TX 75013-2002

Chapel Hill Children's Clinic **
301 Kildaire Road
Ste 200
Chapel Hill, NC 27516

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Citifinancial
3616 Witherspoon Blvd.
Suite 101
Durham, NC 27707

Durham Emergency Physicians **
P.O. Box 15133
Durham, NC 27704-0133

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Citimortgage, Inc.****
Post Office Box 9438
Attn: Managing Agent
Gaithersburg, MD 20898-9438

Durham Radiology & Assoc., Inc.
Post Office Box 60280
Charleston, SC 29419-0280

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Durham Regional Hospital
and Emergency Medical Service
402 Stadium Drive
Durham, NC 27704

E-Recovery Solutions
Post Office Box 826
Christiansburg, VA 24068-0826

NCO Financial Services, Inc.
Post Office Box 70884
Charlotte, NC 28272-0884

TransWorld Systems
2235 Mercury Way
Suite 275
Santa Rosa, CA 95407-5413

Equable Ascent Financial
5 Revere Drive
Northbrook, IL 60062

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

GE Capital
Post Office Box 981440
El Paso, TX 79998-1127

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Verizon Wireless Bankruptcy****
Administration
Post Office Box 3397
Bloomington, IL 61702-3397

Gunter & Flowers, PLLC
Attorneys at Law
123 Glenwood Avenue
Raleigh, NC 27603

RCS
Post Office Box 7229
Westchester, IL 60154

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Regional Acceptance Corp.**
Bankruptcy Section
Post Office Box 1847
Attn: Managing Agent
Wilson, NC 27894-1847

Interstate Credit Collections
Post Office Box 3136
Winston Salem, NC 27102-3136

Regional Anesthesia, PLLC
Post Office Box 15609
Durham, NC 27704-0609

Kross, Lieberman and Stone, Inc.
Post Office Box 17449
Raleigh, NC 27619-7449

Regional Neurosurgery, PLLC
3901 N. Roxboro Road
Suite 101
Durham, NC 27704

Law Office of John T Orcutt
6616 Six Forks Road ste 203
Raleigh, NC 27615

Taylor Estates HOA
C/O CAS, Inc
P.O. Box 19326
Attn: Managing Agent
Charlotte, NC 28219

Music Arts Center
3603 Witherspoon Blvd # 112
Durham, NC 27707

Taylor Estates HOA
C/O CAS Inc
PO Box 83
Pinehurst, NC 28370